

WHEN RECORDED MAIL TO:

Regions Bank  
Attn: Mitzi Cochran  
P.O. Box 830734  
Birmingham, AL 35283

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

This Modification of Deed of Trust prepared by  
Nicci Ragland  
Regions Bank  
P.O. BOX 830721  
BIRMINGHAM, AL 35283  
(800) 896-6513

NOTE TO CHANCERY CLERK:



MODIFICATION OF DEED OF TRUST



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THIS MODIFICATION OF DEED OF TRUST dated July 3, 2007, is made and executed between LEE H BEDDOW, a/k/a LEE H BEDDOW, JR, whose address is 2650 MEADOWBROOK, HORN LAKE, MS 386370000; BETTY C BEDDOW, whose address is 2650 MEADOWBROOK, HORN LAKE, MS 386370000; husband and wife ("Grantor") and Regions Bank, whose address is P.O. Box 830721, Birmingham, AL 35283 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated May 18, 2004 (the "Deed of Trust") which has been recorded in DESOTO County, State of Mississippi, as follows:

RECORDING DATE 06-29-2004, DESOTO COUNTY, BOOK 2018 PAGE 656.

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property located in DESOTO County, State of Mississippi:

LOT 267, SECTION A, DESOTO VILLAGE SUBDIVISION, IN SECTION 34, TOWNSHIP 1 SOUTH, RANGE 8 WEST, AS SHOWN ON THE PLAT APPEARING OF RECORD IN PLAT BOOK 7, PAGES 9-14, OF THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI

The Real Property or its address is commonly known as 2650 MEADOWBROOK DR, HORN LAKE, MS 386370000.

MODIFICATION. Lender and Grantor hereby modify the Deed of Trust as follows:

The Credit Limit or maximum principal indebtedness secured by the Mortgage (excluding finance charges, any temporary overages, other charges and any amounts expended or advanced as provided in the Mortgage) is hereby increased from \$10000 to \$50000.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED JULY 3, 2007.

GRANTOR:

LEE H BEDDOW

BETTY C BEDDOW

LENDER:

REGIONS BANK

Authorized Officer

Loan No: 004327133000070539

# MODIFICATION OF DEED OF TRUST (Continued)

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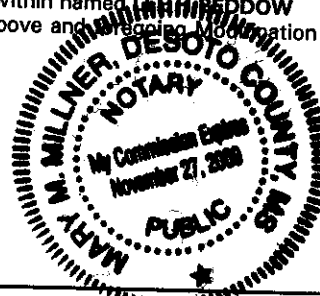
## INDIVIDUAL ACKNOWLEDGMENT

STATE OF MississippiCOUNTY OF DeSoto

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Personally appeared before me, the undersigned authority in and for the said County and State, on this July 3rd day of 2007, within my jurisdiction, the within named LEAH BEDDOW and BETTY C BEDDOW, husband and wife, who acknowledged that they signed, executed and delivered the above and foregoing Modification for the purposes mentioned on the day and year therein mentioned.

Mary M Miller  
NOTARY PUBLIC



My Commission Expires:

MISSISSIPPI STATEWIDE NOTARY PUBLIC  
MY COMMISSION EXPIRES NOV. 27, 2009  
BONDED THRU STEGALL NOTARY SERVICE

## LENDER ACKNOWLEDGMENT

STATE OF ALCOUNTY OF At Large

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) SS  
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Personally appeared before me, the undersigned authority in and for the said County and State, on this July 10th day of 2007, within my jurisdiction, the within named Regions a Bank corporation, and acknowledged that for and on behalf of the said corporation, and as its act and deed, he or she signed, executed and delivered the above and foregoing Modification for the purposes mentioned on the day and year therein mentioned after first having been duly authorized by said corporation so to do.

Camille J. Morris  
NOTARY PUBLIC

My Commission Expires:

April 25, 2009